AMENDMENTS TO THE CLAIMS

1.   (Currently Amended) An on-line financial information service system based on a distributed system architecture, comprising:

at least one financial information a first server for processing financial information requests;

an identification a name for said financial information first server;

at least one data server a second server for processing requests for data from said financial information first server for processing financial information requests;

an electronic financial information request from a client;

at least one identification a third server for processing said electronic financial information request from said client by locating said financial information first server, in accordance with said name for said first financial information server identification; and

a communication link between said client and financial data obtained from said financial information first server associated with said financial information first server identification name and transferred to said client for presentation to a user.

2.   (Currently Amended) The system of claim 1 wherein said identification is a name for said financial information server third server is accessible via a web server.

3.   (Currently Amended) The system of claim 1 wherein said client is selected from the group consisting of personal computer applications, web browsers, text-terminals, and voice telephony applications and said financial information server communicate in accordance with a binary interface.

4.   (Currently Amended) The system of claim 3 wherein said ~~communication link between said client and said financial information~~ first server is ~~determined in accordance with said binary interface~~ a financial object server.

5.   (Currently Amended) A system for interfacing a client to one of a plurality of ~~financial information~~ servers for processing financial information requests, comprising:

        a name for each one of said plurality of ~~financial information~~ servers for processing financial information requests;

        a name server for storing pairs of said name and ~~financial information~~ server ~~pairs~~ for processing financial information requests;

        a financial information service request from said client;

        ~~a first communication link between said client and said name server for transferring~~ a name associated with said financial information request for locating in said name server ~~said~~ one of said plurality ~~of financial information~~ servers ~~to said name server and for transferring a location~~ for processing said financial information request ~~said financial information server associated with said name to said client~~; and

        ~~a second communication link between said client and said financial information server with said location~~ financial data obtained from said server for processing said financial information request with said name and transferred to said client for presentation to a user.

6.   (Currently Amended) The system of claim 5 wherein said client is selected from the group consisting of personal computer applications, web browsers, text-

terminals, and voice telephony applications~~and said financial information server~~

~~communicate in accordance with a binary interface~~.

7. (Currently Amended) The system of claim 6 wherein said one of said plurality

servers for processing said financial information request is a financial object

server~~communication link between said client and said financial information server~~

~~is determined in accordance with said binary interface~~.

8. (Currently Amended) A ~~system~~ method for processing financial information

requests, comprising the steps of:

 associating a name with each of a plurality of ~~financial information~~ servers

for processing financial information requests;

 storing in a name server said names associated with said servers and

locations for said servers for processing financial information requests;

 generating a financial information request, said request generated by a

client;

 transmitting said financial information request to ~~a~~ said name server;

 looking up at said name server a location for one of said plurality of ~~financial~~

~~information~~ servers for processing financial information requests;

 ~~establishing a communication link between said client and~~obtaining financial

data from a ~~financial information~~ server for processing financial information

requests at said location;

 transferring said financial data to said client; and

 presenting said financial data to a user of said client.

9. (Currently Amended) The method of claim 8 wherein the step of ~~establishing a~~

~~communication link comprises the step of establishing a communication link in accordance with a binary interface between said client and said financial information server at said location~~obtaining financial data from a server for processing financial information requests comprises obtaining financial data from a data server in communication with said server for processing financial information requests.

10. (Currently Amended) The method of claim 8, wherein ~~said unique identification includes a unique~~ name ~~for each of said financial information servers~~ transmitting said financial information request to said name server comprises transmitting said financial information request to a web server.

11. (Currently Amended) The method of claim 8, wherein ~~said unique identification includes a unique address for each of said financial information servers~~ presenting said financial data to a user of said client comprises presenting said financial data in a client selected from the group consisting of personal computer applications, web browsers, text-terminals, and voice telephony applications.

12. (Cancelled) A system for processing financial information requests, comprising:

a plurality of financial information objects adapted for processing financial information requests;

a plurality of clients, said clients adapted for communication with said plurality of financial information objects;

a plurality of interfaces, each of said interfaces associated with at least one of said plurality of financial information objects;

a plurality of names, each of said names associated with at least one of

said interfaces;

a financial information request from one of said plurality of clients;

a name of one of said plurality of names associated with said financial information request;

a communication link between said client requesting said financial information and said financial information object associated with said name, said communication link established in accordance with the interface associated with said name and said financial information object.

13. (Cancelled) The system of claim 13 wherein the interface is binary.

14. (Cancelled) The system of claim 13 wherein said financial information objects are two or more selected from the group consisting of a bill pay object, a card object, and a checking object.